
State: District of Columbia **Filing Company:** UnitedHealthcare Insurance Company
TOI/Sub-TOI: MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.012 Multi-Plan 2010
Product Name: Group Medicare Supplement Plans
Project Name/Number: Advertising/FM20-0073

Filing at a Glance

Company: UnitedHealthcare Insurance Company
Product Name: Group Medicare Supplement Plans
State: District of Columbia
TOI: MS08G Group Medicare Supplement - Standard Plans 2010
Sub-TOI: MS08G.012 Multi-Plan 2010
Filing Type: Form
Date Submitted: 02/11/2020
SERFF Tr Num: UHLC-132259170
SERFF Status: Closed-APPROVED
State Tr Num:
State Status:
Co Tr Num: FM20-0073

Implementation: On Approval
Date Requested:
Author(s): Michelle Ambach, Tammy Frederick, Bobbie Walton, Lisa Muhammad
Reviewer(s): RaShaunda Benson (primary), Colin Johnson
Disposition Date: 02/14/2020
Disposition Status: APPROVED
Implementation Date: 02/14/2020

State:	District of Columbia	Filing Company:	UnitedHealthcare Insurance Company
TOI/Sub-TOI:	MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.012 Multi-Plan 2010		
Product Name:	Group Medicare Supplement Plans		
Project Name/Number:	Advertising/FM20-0073		

General Information

Project Name: Advertising	Status of Filing in Domicile: Not Filed
Project Number: FM20-0073	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Group
Submission Type: New Submission	Group Market Size: Large
Group Market Type: Association	Overall Rate Impact:
Filing Status Changed: 02/14/2020	
State Status Changed:	Deemer Date:
Created By: Lisa Muhammad	Submitted By: Lisa Muhammad
Corresponding Filing Tracking Number:	

Filing Description:

Submitted for your review is advertising for use in connection with the AARP group health insurance plans. The enclosed advertising is new and does not replace any previously submitted advertisement. The material included within this filing is an Invitation to Inquire.

Company and Contact

Filing Contact Information

Lisa Muhammad, Compliance Analyst	lisa_j_muhammad@uhc.com
680 Blair Mill Rd	215-902-8465 [Phone]
Horsham, PA 19044	215-902-8813 [FAX]

Filing Company Information

UnitedHealthcare Insurance Company	CoCode: 79413	State of Domicile: Connecticut
185 Asylum Street	Group Code: 707	Company Type: Life and Health
Hartford, CT 06103	Group Name:	State ID Number: 79413
(860) 702-5000 ext. [Phone]	FEIN Number: 36-2739571	

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

SERFF Tracking #:	UHLC-132259170	State Tracking #:		Company Tracking #:	FM20-0073
State:	District of Columbia	Filing Company:	UnitedHealthcare Insurance Company		
TOI/Sub-TOI:	MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.012 Multi-Plan 2010				
Product Name:	Group Medicare Supplement Plans				
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
APPROVED	RaShaunda Benson	02/14/2020	02/14/2020

State:	District of Columbia	Filing Company:	UnitedHealthcare Insurance Company
TOI/Sub-TOI:	MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.012 Multi-Plan 2010		
Product Name:	Group Medicare Supplement Plans		
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Disposition

Disposition Date: 02/14/2020
Implementation Date: 02/14/2020
Status: APPROVED

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Statement of Variability	APPROVED	Yes
Form	Member Self-Mailer	APPROVED	Yes
Form	Doctor Self-Mailer	APPROVED	Yes
Form	Sign-Off Self-Mailer	APPROVED	Yes
Form	80-20 Self-Mailer	APPROVED	Yes

State:	District of Columbia	Filing Company:	UnitedHealthcare Insurance Company
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Product Name:	Group Medicare Supplement Plans		
Project Name/Number:	Advertising/FM20-0073		

Form Schedule

Lead Form Number: SM10232ST								
Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1	APPROVED 02/14/2020	Member Self-Mailer	SM10232ST	ADV	Initial		45.000	SM10232ST.pdf
2	APPROVED 02/14/2020	Doctor Self-Mailer	SM10233ST	ADV	Initial		45.000	SM10233ST.pdf
3	APPROVED 02/14/2020	Sign-Off Self-Mailer	SM10234ST	ADV	Initial		45.000	SM10234ST.pdf
4	APPROVED 02/14/2020	80-20 Self-Mailer	SM10235ST	ADV	Initial		45.000	SM10235ST.pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NAP	Network Access Plan
NOC	Notice of Coverage	OTH	Other
OUT	Outline of Coverage	PJK	Policy Jacket
POL	Policy/Contract/Fraternal Certificate	POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider
PRC	Provider Contract/Provider Addendum/Provider Leading Agreement	PRD	Provider Directory

Join AARP and then get access
to exclusive rates on an
AARP® Medicare Supplement
Insurance Plan.

AARP | Medicare Supplement
from UnitedHealthcare

AARP | Medicare Supplement
from UnitedHealthcare

UnitedHealthcare Insurance Company
(UnitedHealthcare Insurance Company of New York for New York Residents)
PO BOX 30607, Salt Lake City, UT 84130-0607

PRSRT STD
US POSTAGE
PAID
UNITEDHEALTHCARE

ELECTRONIC SERVICE REQUESTED

AARP endorses the AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company. UnitedHealthcare Insurance Company pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. AARP and its affiliates are not insurers. AARP does not employ or endorse agents, brokers or producers.

Please note: You must be an AARP member to enroll in an AARP Medicare Supplement Plan. If you are not a member, you can join AARP when you enroll for only [\$16]. Please complete an AARP Membership Application to become an AARP member.

Insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY, for New York residents). Policy Form No. GRP 79171 GPS-1 (G-36000-4).

In some states, plans may be available to persons under age 65 who are eligible for Medicare by reason of disability or End-Stage Renal Disease.

Not connected with or endorsed by the U.S. Government or the federal Medicare program.

This is a solicitation of insurance. A licensed insurance agent/producer may contact you.

THESE PLANS HAVE ELIGIBILITY REQUIREMENTS, EXCLUSIONS AND LIMITATIONS. FOR COSTS AND COMPLETE DETAILS (INCLUDING OUTLINES OF COVERAGE), CALL A LICENSED INSURANCE AGENT/PRODUCER AT THE TOLL-FREE NUMBER SHOWN.

[Sample A. Sample
123 Any Street
Anywhere, US 12345]

Hello from UnitedHealthcare Insurance Company.

**Become an AARP
member for only [\$16],
and you'll receive
outstanding benefits,
discounts and
programs.**

With an AARP membership,

you'll be able to apply for an AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare). Like any standardized Medicare supplement insurance, these plans may help pay for some of the costs not paid by Original Medicare.

AARP remains dedicated to helping older Americans by providing valuable information, volunteer opportunities and social activities in local communities. AARP also provides access to great deals, discounts, products and services for members.

Join AARP today and then you can apply
for an AARP Medicare Supplement Plan.
Call a licensed insurance agent/producer at
UnitedHealthcare: **[X-XXX-XXX-XXXX] (TTY: 711).**



UnitedHealthcare Insurance Company
(UnitedHealthcare Insurance Company
of New York for New York Residents)
PO BOX 30607, Salt Lake City, UT 84130-0607

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Please note: You must be an AARP member to enroll in an AARP Medicare Supplement Plan. If you are not a member, you can join AARP when you enroll for only \$16. Please complete an AARP Membership Application to become an AARP member.

[Sample A. Sample
123 Any Street
Anywhere, US 12345]

Insured by UnitedHealthcare Insurance Company, Horsham, PA Policy Form No. GRP 79171 GPS-1 (G-36000-4).

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SM10233ST

**What's easier
than finding a
brand new doctor?**

[AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company (UnitedHealthcare), offer the only Medicare supplement insurance plans in the country endorsed by AARP.]

[Back for a second look? Smart move.]

Don't forget: You may be eligible for an early enrollment discount* when you enroll in an AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare).

*The rate discount is 39% at ages 65-68; 36% at age 69, 33% at age 70, and so on, decreasing by 3% on the Plan anniversary date, through age 80. The discount then decreases to 0% after age 80. The discount is available to new applicants who are accepted to enroll in an AARP Medicare Supplement Plan for January 1, 2020 and after Plan Effective Dates.]

[As a Part D plan holder,

You may also want to think about some of the other medical expenses that Original Medicare may not cover.

Complement your coverage with an AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare).]

Not having to find a brand new doctor

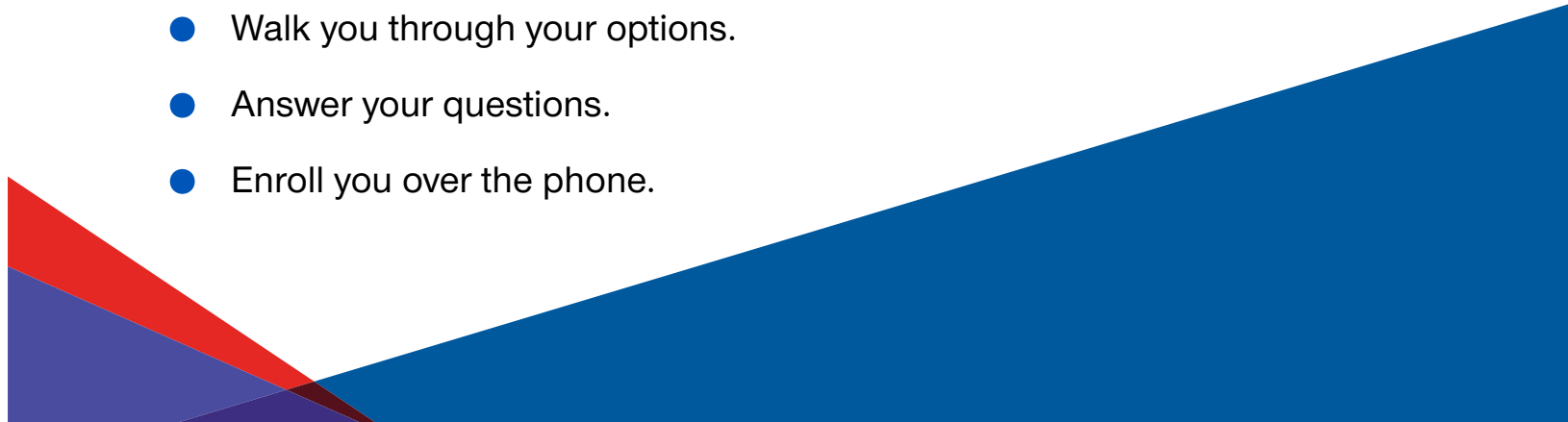
*as long as your doctor accepts
Medicare patients. Pretty easy right?*

Medicare supplement insurance plans have no networks. That means as long as your doctors accept Medicare, they can stay your doctors.

Call UnitedHealthcare today [X-XXX-XXX-XXXX] (TTY: 711)

to learn more about AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company.

In just one phone call, a licensed insurance agent may:

- Walk you through your options.
 - Answer your questions.
 - Enroll you over the phone.
- 

Here are three
ways you can do it.



UnitedHealthcare Insurance Company
(UnitedHealthcare Insurance Company
of New York for New York Residents)
PO BOX 30607, Salt Lake City, UT 84130-0607

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Please note: You must be an AARP member to enroll in an AARP Medicare Supplement Plan. If you are not a member, you can join AARP when you enroll for only [\$16]. Please complete an AARP Membership Application to become an AARP member.

Insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY, for New York residents). Policy Form No. GRP 79171 GPS-1 (G-36000-4).

In some states, plans may be available to persons under age 65 who are eligible for Medicare by reason of disability or End-Stage Renal Disease.

Not connected with or endorsed by the U.S. Government or the federal Medicare program.

This is a solicitation of insurance. A licensed insurance agent/producer may contact you.

THESE PLANS HAVE ELIGIBILITY REQUIREMENTS, EXCLUSIONS AND LIMITATIONS. FOR COSTS AND COMPLETE DETAILS (INCLUDING OUTLINES OF COVERAGE), CALL A LICENSED INSURANCE AGENT/PRODUCER AT THE TOLL-FREE NUMBER SHOWN.
SM10234ST

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PAID
UNITEDHEALTHCARE

ELECTRONIC SERVICE REQUESTED

[Sample A. Sample
123 Any Street
Anywhere, US 12345]



Ready to find out
about AARP® Medicare
Supplement
Insurance Plans?

SM10234ST

1

Talk to someone

**Call UnitedHealthcare Insurance Company at:
[X-XXX-XXX-XXXX] (TTY: 711)**

and talk to a licensed insurance agent/producer. They will talk you through your options to help you find an AARP Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare), that works best for you.

2

Go online

Visit [\[AARPMedicareSupplement.com\]](https://AARPMedicareSupplement.com) to:

- Learn about your options – there are a range of plans to choose from, and you may find one that fits your needs and budget.
 - Request a Decision Guide for more information about your AARP Medicare Supplement Insurance Plan options.
 - Enroll via an online form.
-

3

Connect on Facebook

Want to discover insights on Health and Well-Being, Leisure Pursuits, Active Living, Relationships and more?

Join the UnitedHealthcare Insurance Company Community on Facebook where AARP Medicare Supplement Insurance Plans provide articles, reader surveys and tips to help you enhance your health and enjoy more fun at each and every life stage.

Like us at [\[Facebook.com/AARPMedicareSupplement\]](https://Facebook.com/AARPMedicareSupplement).



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Insured by UnitedHealthcare Insurance Company, Horsham, PA Policy Form No. GRP 79171 GPS-1 (G-36000-4).

In some states, plans may be available to persons under age 65 who are eligible for Medicare by reason of disability or End-Stage Renal Disease.

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[Sample A. Sample
123 Any Street
Anywhere, US 12345]

SM10235ST

**Hey there.
Open me.
It's time to talk
about Medicare.**

[AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company (UnitedHealthcare), offer the only Medicare supplement insurance plans in the country endorsed by AARP.]

[Know someone with a plan?

You're automatically able to get a 5% household discount per month* and a monthly discount through electronic fund transfers** with an AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare).

*You may be eligible to each take 5% off your monthly premiums if two members are enrolled under the same AARP membership number and each is insured under an AARP-branded supplemental insurance policy with UnitedHealthcare Insurance Company.

**You'll save \$2.00 off your total monthly household premium when you use the convenient and easy payment option, Electronic Funds Transfer (EFT). Your monthly payments are automatically forwarded by your bank, which means no checks to write and no postage to pay.]

[SPS_MIE]

[You're already a member?

That's good. Because when you enroll in an AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare), you may then take advantage of discounts, including:

- A 5% household discount per month.*
- A monthly discount through electronic fund transfers.**
- Pay annually and receive a discount of \$24 per year.^

*You may be eligible to each take 5% off your monthly premiums if two members are enrolled under the same AARP membership number and each is insured under an AARP-branded supplemental insurance policy with UnitedHealthcare Insurance Company.

**You'll save \$2.00 off your total monthly household premium when you use the convenient and easy payment option, Electronic Funds Transfer (EFT). Your monthly payments are automatically forwarded by your bank, which means no checks to write and no postage to pay.

^Take \$24 off your total household premium when you pay your entire calendar year premium in January. Note: Electronic Funds Transfer (EFT) discount and Annual Payer discount cannot be combined.]

[Back for a second look? Smart move.

Don't forget: You may be eligible for an early enrollment discount* when you enroll in an AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare).

*The rate discount is 39% at ages 65-68; 36% at age 69, 33% at age 70, and so on, decreasing by 3% on the Plan anniversary date, through age 80. The discount then decreases to 0% after age 80. The discount is available to new applicants who are accepted to enroll in an AARP Medicare Supplement Plan for January 1, 2020 and after Plan Effective Dates.]

[As a Part D plan holder,

You may also want to think about some of the other medical expenses that Original Medicare may not cover.

Complement your coverage with an AARP[®] Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare).]

**Original Medicare
only covers about
80% of Part B
medical costs.**



So, if you're 65 years old and enrolled in Original Medicare, you may not be totally covered.

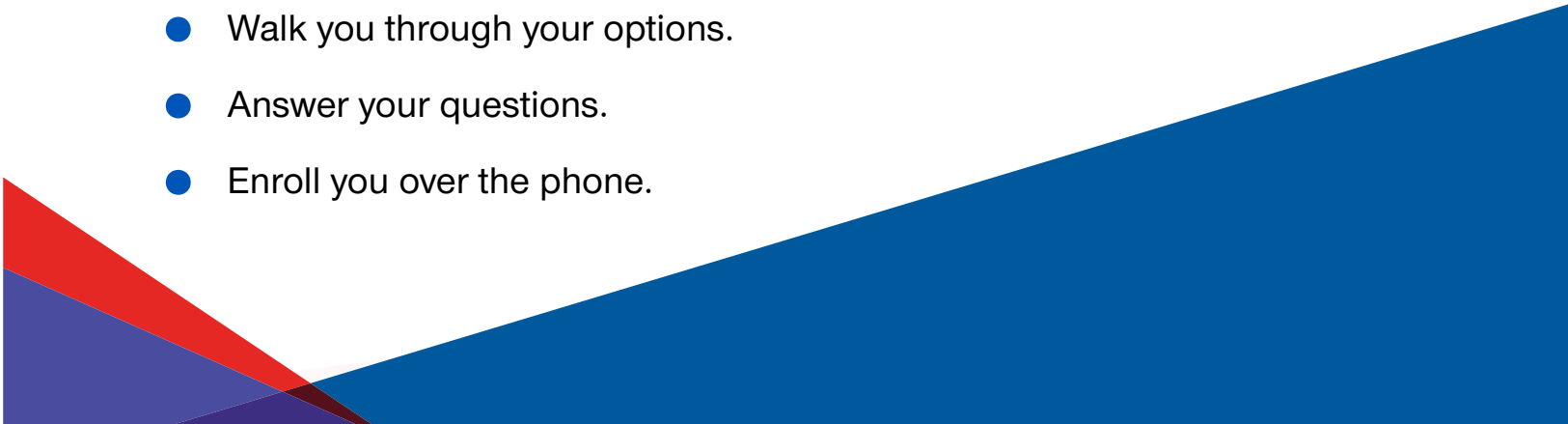
Want help with some of the expenses not paid by Medicare Parts A and B?

A standardized Medicare supplement insurance plan may help.

Call UnitedHealthcare today
[X-XXX-XXX-XXXX] (TTY: 711)

to learn more about AARP Medicare Supplement Insurance Plans.

In just one phone call, a licensed insurance agent may:

- Walk you through your options.
 - Answer your questions.
 - Enroll you over the phone.
- 

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State:	District of Columbia	Filing Company:	UnitedHealthcare Insurance Company		
TOI/Sub-TOI:	MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.012 Multi-Plan 2010				
Product Name:	Group Medicare Supplement Plans				
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Supporting Document Schedules

Satisfied - Item:	Statement of Variability
Comments:	
Attachment(s):	NTM Ahead Lead Gens ST SOV.pdf
Item Status:	APPROVED
Status Date:	02/14/2020

UnitedHealthcare Insurance Company

Statement of Variability

Submitted Form Number: **SM10232ST**

Form Description: **Self-Mailer**

Variable Text	Explanation of Variability
[Sample A. Sample 123 Any Street Anywhere, US 12345]	The name and mailing address of the prospective customer will populate here.
[\$16]	The annual AARP membership fee. The amount will be updated if it changes.
[X-XXX-XXX-XXXX]	The phone number used for this marketing campaign will populate here. The phone number could change for testing purposes; however, a phone number will always appear.

Submitted Form Number: **SM10233ST**

Form Description: **Self-Mailer**

Variable Text	Explanation of Variability
[Sample A. Sample 123 Any Street Anywhere, US 12345]	The name and mailing address of the prospective customer will populate here.
[\$16]	The annual AARP membership fee. The amount will be updated if it changes.
<p>[AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company (UnitedHealthcare), offer the only Medicare supplement insurance plans in the country endorsed by AARP.] [BAS]</p> <p>[Back for a second look? Smart move.</p> <p>Don't forget: You may be eligible for an early enrollment discount* when you enroll in an AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare).</p> <p>*The rate discount is 39% at ages 65-68; 36% at age 69, 33% at age 70, and so on, decreasing by 3% on the Plan anniversary date, through age 80. The discount then decreases to 0% after age 80. The discount is available to new applicants who are accepted to enroll in an AARP Medicare Supplement Plan for January 1, 2020 and after Plan Effective Dates.] [INQ_CRD]</p> <p>[As a Part D plan holder,</p>	<p>One of the bracketed blocks of text will appear. Any one may appear depending on the demographics of the prospective customer, but one will always appear. The codes (BAS, INQ_CRD, PDP) are only for production purposes and will not appear on the printed piece.</p>

UnitedHealthcare Insurance Company

Statement of Variability

You may also want to think about some of the other medical expenses that Original Medicare may not cover. Complement your coverage with an AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare).] [PDP]	
[X-XXX-XXX-XXXX]	The phone number used for this marketing campaign will populate here. The phone number could change for testing purposes; however, a phone number will always appear.

Submitted Form Number: **SM10234ST** Form Description: **Self-Mailer**

Variable Text	Explanation of Variability
[Sample A. Sample 123 Any Street Anywhere, US 12345]	The name and mailing address of the prospective customer will populate here.
[\$16]	The annual AARP membership fee. The amount will be updated if it changes.
[X-XXX-XXX-XXXX]	The phone number used for this marketing campaign will populate here. The phone number could change for testing purposes; however, a phone number will always appear.
[AARPMedicareSupplement.com]	The website containing information about AARP Medicare Supplement Plans. The website address may change in the future; however, one will always appear
[Facebook.com/AARPMedicareSupplement]	The AARP Medicare Supplement Plans Facebook page. The name of the page may change in the future; however, one will always appear.

Submitted Form Number: **SM10235ST** Form Description: **Self-Mailer**

Variable Text	Explanation of Variability
[Sample A. Sample 123 Any Street Anywhere, US 12345]	The name and mailing address of the prospective customer will populate here.
[\$16]	The annual AARP membership fee. The amount will be updated if it changes.

UnitedHealthcare Insurance Company

Statement of Variability

<p>[AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company (UnitedHealthcare), offer the only Medicare supplement insurance plans in the country endorsed by AARP.] [BAS]</p> <p>[Know someone with a plan?</p> <p>You’re automatically able to get a 5% household discount per month* and a monthly discount through electronic fund transfers** with an AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare).</p> <p>*You may be eligible to each take 5% off your monthly premiums if two members are enrolled under the same AARP membership number and each is insured under an AARP-branded supplemental insurance policy with UnitedHealthcare Insurance Company.</p> <p>**You’ll save \$2.00 off your total monthly household premium when you use the convenient and easy payment option, Electronic Funds Transfer (EFT). Your monthly payments are automatically forwarded by your bank, which means no checks to write and no postage to pay.] [SPS_MIE]</p> <p>[You’re already a member?</p> <p>That’s good. Because when you enroll in an AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare), you may then take advantage of discounts, including:</p> <ul style="list-style-type: none">• A 5% household discount per month.*• A monthly discount through electronic fund transfers.**• Pay annually and receive a discount of \$24 per year.^ <p>*You may be eligible to each take 5% off your monthly premiums if two members are enrolled under the same AARP membership number and each is insured under an AARP-branded supplemental insurance policy with UnitedHealthcare Insurance Company.</p> <p>**You’ll save \$2.00 off your total monthly household premium when you use the convenient and easy payment option, Electronic Funds Transfer (EFT). Your monthly payments are automatically forwarded by your bank, which means no checks to write and no postage to pay.</p>	<p>One of the bracketed blocks of text will appear. Any one may appear depending on the demographics of the prospective customer, but one will always appear. The codes (BAS, SPS_MIE, MEM_DIS, INQ_CRD, PDP) are only for production purposes and will not appear on the printed piece.</p>
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UnitedHealthcare Insurance Company

Statement of Variability

<p>^Take \$24 off your total household premium when you pay your entire calendar year premium in January. Note: Electronic Funds Transfer (EFT) discount and Annual Payer discount cannot be combined.] [MEM_DIS]</p> <p>[Back for a second look? Smart move.</p> <p>Don't forget: You may be eligible for an early enrollment discount* when you enroll in an AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare).</p> <p>*The rate discount is 39% at ages 65-68; 36% at age 69, 33% at age 70, and so on, decreasing by 3% on the Plan anniversary date, through age 80. The discount then decreases to 0% after age 80. The discount is available to new applicants who are accepted to enroll in an AARP Medicare Supplement Plan for January 1, 2020 and after Plan Effective Dates.] [INQ_CRD]</p> <p>[As a Part D plan holder,</p> <p>You may also want to think about some of the other medical expenses that Original Medicare may not cover. Complement your coverage with an AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare).] [PDP]</p>	
[X-XXX-XXX-XXXX]	The phone number used for this marketing campaign will populate here. The phone number could change for testing purposes; however, a phone number will always appear.